

### **Remarks**

The present amendments to the claims are directed to amendments to form and clarity, and to typographical or clerical errors and omissions that resulted from rewriting dependent claims in independent form to place them in a condition for allowance after the decision by the Board of Patent Appeals and Interferences. In addition, various dependent claims have been amended to improve readability and understanding of the claims, and to correct typographical or clerical errors and omissions. No new matter is introduced.

Specifically, Claims 59-68, 70-77, 79, and 83-106 remain pending in this application. Claims 78, 82, and 107 have been canceled by this amendment. Claims 60-64, 70-75, 77, 79, 82-83, 85-86, 89, 91-92, 95-99, 102-105 are amended.

#### **A. Amendments to Independent Claims**

Independent Claim 63 has been amended to remove the duplicative recitation of the single step of “directing a crediting of funds equal to the monetary gift amount to a deposit account” and to correct antecedent basis for the “deposit account” element. In response to the Decision on Appeal by the Board of Patent Appeals and Interferences (“Board”) the applicants inadvertently included the step of “directing a crediting of funds equal to the monetary gift amount to a deposit account,” which resulted in the single step of crediting funds being recited twice – once in the method step included from Claim 58 and once in either of the “if” clauses. To correct this error the Applicants’ amendment to Claim 63 submitted herewith removes the first recitation of the step of “directing a crediting of funds equal to the monetary gift amount to a deposit account.” The Applicants contend that this amendment merely clarifies the originally intended and understood scope of the claim.

Claim 63 has also been amended to provide proper antecedent basis for the element “a hyper-link” and to combine the step of “activating the hyperlink ” with the following step so as to improve the readability and understanding of the claim. The term “financial institute” was amended to the term “financial institution” for purposes of consistency in Claim 63 (and independent Claims 64, 74, and dependent Claims 70, 97, 103, as amended herein).

Claim 74 has been amended to remove the duplicative recitation: “wherein the processor is further configured to direct funds equal to the monetary gift amount to be credited to a deposit account” for the same reasons as Claim 63 above.

Claims 74 and 75 have been amended to improve the readability and form of the claim by removing multiple recitations of “wherein” and combining them after a single “wherein” followed by a colon.

Claims 77 and 79 have been amended to improve the readability and form of the claim by inserting “and” between the last two clauses.

#### B. Amendments to Dependent Claims

Claims 60 and 71 have been amended to remove “the electronic greeting card includes a hyperlink” because the limitation is recited in the respective independent Claims 64 and 75, and is therefore superfluous. Similarly, Claims 71, 72, 91, 98, and 104 have been amended to remove “the processor is further configured to direct the funds to be credited to the deposit account subsequent to receipt of the information over the hyper-link” (or similar language) because the limitation is recited in the claims from which they depend, and is therefore superfluous.

Claims 86 and 92 have been amended to include the step of “receiving, via activation of the hyper-link, information identifying the designated recipient” to further describe “information identifying the designated recipient,” and the clause “wherein the electronic greeting card includes a hyper-link,” which were inadvertently omitted in the previous amendments, and to improve readability and understanding of the claim.

Claims 61, 85, and 91 have been amended to combine the step of “activating the hyperlink” with the following step so as to improve the readability and understanding of the claims.

Claims 62, 73, 86, 92, 99, and 105 have been amended to remove the phrase “associated with the designated recipient,” as some independent claims from which these claims depend do not include this term, thus improving consistency and readability of these claims.

Claims 70, 83, 89, 96, and 102 have been amended to include the option of transmitting the electronic greeting card at “a time prior to the directing of the crediting of the funds to the deposit account.” No new matter is added by this amendment and support may be found in the specification at least at Figures 19A-19C of the Specification.

Claims 62, 72, 85, 91, 98, 99, 104, and 105 are amended to now depend from Claims 61, 71, 84, 90, 97, 98, 103, and 104, respectively, to correct typographical errors in reassigning the dependencies. The preamble of Claim 95 is amended to refer to the “system of Claim 74,” rather than the “method of Claim 74” to be consistent with the subject matter of the claim from which it depends. Claims 78, 82, and 107 are canceled.

Applicant: Ganesan, et al.  
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AMENDMENT ACCOMPANYING AN RCE

**Conclusion**

The present amendments and remarks are submitted to correct minor errors and inconsistencies, so as to improve form and clarity, as previously identified after allowance and submitted in the Rule 312 Amendments not entered. Accordingly, the Applicants respectfully request entry of the foregoing amendments

The appropriate fees believed to be due are included herewith, including the fee to file an RCE under 37 C.F.R. § 1.17(e), the fee to petition for withdrawal under § 1.17(h), and the fee to request limited suspension of action under § 1.17(i). However, should there be any other fees associated with this filing, the Commissioner is hereby authorized to charge Deposit Account No. 19-5029, or credit any overpayments.

Respectfully submitted,

  
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